

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nicole Irene Tasker  
Debtor

Case No. 24-01295-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Sep 06, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2024:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Nicole Irene Tasker, 808 West Pine Street, Coal Township, PA 17866-2706 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                   | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| 5620663  | + Email/Text: bncnotifications@pheaa.org                     | Sep 06 2024 18:46:00 | AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461                                   |
| 5620662  | + Email/Text: bncnotifications@pheaa.org                     | Sep 06 2024 18:46:00 | Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047   |
| 5620664  | + Email/PDF: AffirmBKNotifications@resurgent.com             | Sep 06 2024 18:50:32 | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716                   |
| 5620665  | + EDI: CAPITALONE.COM  | Sep 06 2024 22:47:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                               |
| 5620666  | + EDI: CAPITALONE.COM  | Sep 06 2024 22:47:00 | Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285                     |
| 5620668  | + EDI: CITICORP  | Sep 06 2024 22:47:00 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 |
| 5620669  | + Email/PDF: creditonebkn notifications@resurgent.com        | Sep 06 2024 18:50:26 | Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273                 |
| 5620670  | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov        | Sep 06 2024 18:46:00 | Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561   |
| 5620671  | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov        | Sep 06 2024 18:46:00 | Deptednelnet, Po Box 82561, Lincoln, NE 68501-2561   |
| 5620672  | + Email/Text: collections@essabank.com                       | Sep 06 2024 18:46:00 | Essa Bank & Trust, 744 Main St, Stroudsburg, PA 18360-2268   |
| 5620673  | + EDI: BLUESTEM  | Sep 06 2024 22:47:00 | Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820                             |
| 5620674  | + EDI: BLUESTEM  | Sep 06 2024 22:47:00 | Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820               |
| 5620675  | + Email/Text: cashiering-administrationservices@flagstar.com | Sep 06 2024 18:46:00 | Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639                               |
| 5620667  | EDI: JPMORGANCHASE   | Sep 06 2024 22:47:00 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850                                  |
| 5620676  | Email/Text: bk@lendmarkfinancial.com                         | Sep 06 2024 18:46:00 | Lendmark Financial Services, Attn: Bankruptcy, 1735 North Brown Rd, Ste 300, Lawrenceville, OH 30043     |

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|         |   |                      |  |
|---------|---|----------------------|--|
| 5620677 | + Email/PDF: resurgentbknotifications@resurgent.com         | Sep 06 2024 18:50:27 | Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497          |
| 5620678 | + Email/Text: bankruptcy@marinerfinance.com                 | Sep 06 2024 18:46:00 | Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904          |
| 5620679 | + EDI: MAXMSAIDV  | Sep 06 2024 22:47:00 | Navient, Attn: Claims/Bankruptcy, Po Box 9635, Wilkes-Barre, PA 18773-9635                         |
| 5620680 | + EDI: AGFINANCE.COM  | Sep 06 2024 22:47:00 | Onemain, Po Box 1010, Evansville, IN 47706-1010  |
| 5620682 | + Email/Text: bankruptcynotices@psecu.com                   | Sep 06 2024 18:46:00 | PSECU, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                              |
| 5620681 | + Email/PDF: ebnotices@pnmac.com                            | Sep 06 2024 18:50:37 | PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387  |
| 5620683 | + Email/Text: collections@service1.org                      | Sep 06 2024 18:46:00 | Service 1st FCU, Attn: Bankruptcy, 1985 Montour Blvd., Po Box 159, Danville, PA 17821-0159         |
| 5620684 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Sep 06 2024 18:46:00 | Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147        |
| 5620685 | + EDI: SYNC   | Sep 06 2024 22:47:00 | Synco/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                           |
| 5620686 | + EDI: SYNC   | Sep 06 2024 22:47:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                      |
| 5620688 | ^ MEBN  | Sep 06 2024 18:41:05 | US Dept Ed/Great Lakes, Attn: Bankruptcy, Po Box 7560, Madison, WI 53707                           |
| 5620687 | + EDI: LCIUPSTART   | Sep 06 2024 22:47:00 | Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503                          |
| 5620689 | + EDI: WFFC2  | Sep 06 2024 22:47:00 | Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066 |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2024 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| Denise E. Carlon      | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Lawrence G. Frank     | lawrencegfrank@gmail.com PA39@ecfbis.com  |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov  |
| Vicki Ann Piontek     | on behalf of Debtor 1 Nicole Irene Tasker vicki.piontek@gmail.com piazzakt@gmail.com            |

TOTAL: 4

**Information to identify the case:**

Debtor 1

Nicole Irene Tasker

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6818

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:24-bk-01295-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicole Irene Tasker

9/6/24**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**